



Inside Region IV

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
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For and about SBA in Region IV

Message from the Regional Administrator

We have completed another record breaking year for SBA. Who could have imagined just two short years ago that we would be able to boast such successes in our loan guarantee, technical assistance and procurement programs? Without a doubt we have succeeded in meeting Administrator Barreto's challenge of touching a greater percentage of America's 25 million small businesses.



I am extremely proud of the commitment and dedication that has been evident as I have visited district offices around the region. You are changing the image of SBA by bringing us closer to our customer and bridging the opportunity gap for small businesses as never before.

As we begin a new year, I hope that every member of the Region IV SBA team will find time to reflect on both our successes and challenges from the past year and formulate new strategies that will help us break records again in 2005.

We must never lose sight of the important role SBA plays in helping communities grow their economies, generate opportunity and create jobs.

Nuby

SBA Sets New Lending Records Region IV Loans Jump 54%

SBA approved 87,839 7(a) and 504 loans in fiscal year 2004, a 23% increase over 2003. Lending to Women, Asian, Hispanic and African American owned Businesses rose by over 25%. Export loans increased by 38% and veteran loans increased by 19%.

Region IV lending rose from 9,296 loans in 2003 to 14,361 loans in 2004. That represents an impressive 54% increase. The region also ranked 2nd among the ten regions in loan approvals. Only Region 9, which includes California, out paced the Southeast in loan activity.

Within the Region, South Florida ranked 2nd among very large offices on the Execution Scorecard. Georgia was 6th among large offices and North Florida was the 7th ranking medium size office.

The Kentucky DO saw the greatest increase in overall lending, hitting a 70% increase over their 2003 performance. North Carolina had the second largest increase with 51% and Georgia and South Florida tied for third, each with a 36% increase in lending.

Rank Based on size	District	Total Loans
<i>Very Large</i>		
1	Los Angeles	4985
2	S. Florida	4342
<i>Large</i>		
1	Houston	1923
6	Georgia	2227
14	N. Carolina	1467
16	Tennessee	749
<i>Medium</i>		
1	Arizona	1913
7	N. Florida	1455
18	Kentucky	760
19	S. Carolina	586
20	Alabama	439
<i>Small</i>		
1	Utah	1236
14	Mississippi	511

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Tips for Public Speaking

Part I

As marketing, customer service and public speaking activities replace traditional “back room” functions in district offices, staff at all levels are being called upon sharpen-up their presentation skills and spread the word about SBA to our small business customers. For a lot of people, speaking in public can be daunting. But with preparation you can minimize the stress and make it a more pleasant experience.

Remember that being confident and factual when speaking to groups gives you instant credibility, and leaves your audience with a favorable impression of you and the SBA. Just like candidates for public office, each of us should be prepared with a standard stump speech on small business and be ready with a few basic facts about SBA and the significant role that small business plays in our national and state economies.

This column is the first in a series that will help to prepare you for your expanded outreach responsibilities and help you develop an effective message you can use when called upon to speak. It is important when developing your message that you have enough in-depth knowledge that you can respond to basic questions. The public often sees SBA as not only a source of assistance for business development, but also the federal government’s official source for information on and statistics about small business issues.

Of course no one expects you to become a walking small business encyclopedia, but we should all be taking advantage of the great information our own office of Advocacy has available on the Employee Gateway page.

Starting a presentation with a few facts can help catch the attention of your audience and set the stage for the information you are about to present. These fun facts from the office of Advocacy are also great to incorporate into a print media or radio interview.

Small Businesses:

- ❖ Represent 99.7 percent of all employers
- ❖ Employ half of all private sector employees
 - ❖ Pay 44.3 percent of total U.S. private payroll
 - ❖ Generate 60 to 80 percent of net new jobs annually over the past decade
 - ❖ Create more than 50 percent of private gross domestic product (GDP)
 - ❖ Supplied over 23 percent of total value of federal prime contracts in FY 2003
 - ❖ Produce 13 to 14 times more patents per employee than large patenting firms. These patents are twice as likely as large firm patents to be among the one percent most cited
- ❖ Are employers of 39 percent of high tech workers (such as scientist, engineers and computer workers).
- ❖ Are 53 percent of home based and 3 percent of franchises
- ❖ Make up 97 percent of all exporters and produce 29 percent of all goods exported.



To submit articles for Inside Region IV, please email David Perry, Regional Communications Director at david.perry@sba.gov

Staff Profile

Kentucky's Sandi Preston is a Recognized Leader

Contributed by Jeri Grant, Kentucky DO

Kentucky's Sandi Preston began her career with SBA as a temporary disaster employee in 1977. After working four years as a miscellaneous document examiner, she left the agency and worked in the private sector. In 1985 she rejoined SBA and is presently a Paralegal Specialist. Sandi works in the areas of commercial lending, bankruptcy and foreclosure.

Sandi has been recognized for her outstanding achievement and contributions to the Kentucky District Office. In addition to numerous performance awards which Sandi has received over the years, she has been SBA District Employee of the Year and Federal Executive Association Employee of the Year. She has also received SBA's General Counsel's Award, and been selected by the Louisville Bar Association as Employee of the Month.

Sandi contributes an extensive amount of her personal time to professional organizations. She is currently in her third term as treasurer of the Kentucky Paralegal Association, for which she has served on several committees. She is on the board of the Louisville Association of Paralegals and on its Civil Interest & Promotion and Program Committees. She is also liaison between the local and state organizations.

As a member of the Kentucky Bar Association, Paralegal Section, Sandi has been active with the Habitat for Humanity project. She is member of the Association of Federal Employed Women and works with the Federal Alternative Dispute Resolution Council as a trained mediator, and is serving her fourth term as their Secretary. Sandi was an organizing member of the Green Meadows Health Care Center Family Council, where her mother was a resident. She continues to volunteer at the center.

Sandi attended Marshal University in Huntington, WV, the University of Louisville and Sullivan University. In her free time she enjoys reading, gardening and spending time with her husband David and their pets.



District Directors Meeting Focuses on Workforce Development

The District Directors meeting In August focused on workforce development. While training and development has traditionally been considered a responsibility of management, employees play an equally important role. Look for opportunities to discuss your training needs with your manager and make recommendations on how your office can improve employee skill levels from resources available at no or low cost.



Uncle Sam Wants YOU To Get the Facts and Then Get Fit

Obesity in America has reached epidemic proportions. In fact, the combination of poor diets and inactivity will soon surpass tobacco as the leading cause of preventable death in the U.S. Not only are we raising a generation the could likely have a shorter lifespan than their parents, but the burden of obesity related health care cost tops \$117 billion each year, much of which is underwritten by the federal government through Medicaid and Medicare.



64% of all Americans are overweight or obese according to the CDC

So what can the average American do about this threat to our children, our

economy and our national health? For starters, take personal responsibility for your diet and level of activity, says HHS Secretary Tommy Thompson. The Secretary, who has recently lost 15 pounds (and is working on 10 more), launched a national ad campaign this spring targeting America's growing weight problem. In its new web site, www.smallstep.gov, the department outlines a series of small steps that everyone can adopt as a beginning point for better diets, personal fitness and ultimately better health.

The basics will not surprise you: eat a healthy diet, get more exercise and avoid tobacco and illegal drugs. What you will find are common sense, practical ideas for gradually adapting your behavior from high risk to healthy. Making permanent lifestyle changes can be a daunting task, but just like any new endeavor you have to walk before you run, so the site includes a list of 118 small steps – or choices – that you can adopt into your every day routine that can put you on the right road to a new you.

Our 15 Favorite Small Steps

1. Walk during lunch hour.
2. Drink water before a meal.
3. Avoid food portions larger than your fist.
4. Don't eat late at night.
5. Avoid buffets.
6. Sit up straight at work.
7. Don't skip meals.
8. Ask a friend to exercise with you.
9. Keep to a regular eating schedule.
10. Walk briskly in the mall.
11. Stretch before bed to give you more energy when you wake.
12. Take stairs instead of the escalator.
13. Remove skin from poultry before cooking to lower fat content.
14. Don't skip breakfast.
15. Refrigerate prepared soups before you eat them. As the soup cools, the fat will rise to the top. Skim it off the surface for reduced fat content.

Watch highway bill boards, magazines and television for ads produced by the National Ad Council promoting the program.

Are you over Weight?

Use the simple formula to determine your Body Mass Index. While the formula does not account for muscle tone, it will give you a general measure of your height vs. weight ratio.

$$\text{BMI} = \left(\frac{\text{Weight in Pounds}}{(\text{Height in inches}) \times (\text{Height in inches})} \right) \times 703$$

UNDERWEIGHT – Below 18
 NORMAL - 18.5 to 24.9
 OVERWEIGHT – 25 – 29.9
 OBESE – Above 30

PHOTO FILE



Arthur Fuller, third from left, a marketing intern from Clark Atlanta University poses with the Georgia MED division



Kathy Hyatt, left, Procurement Center Representative for Kentucky, Nashville and east Tennessee, recently received the Dept. of the Army Achievement Medal for Civilian Service



Above: Cathy Williams, EDS in the Georgia DO, with recent participants the Starting a Childcare Business workshop – one of the most popular courses offered by the district.

Mississippi DD Janita Stewart recognizes Nuby Fowler and Congressman Gene Taylor at the opening of the Picayune MS Rural Initiative



Got a shot to share,
Send it to david.perry@sba.gov
along with a description of the picture.



Left: Alabama DD Mike Ricks (third from left), presents SBA Express Certificate to Covenant Bank



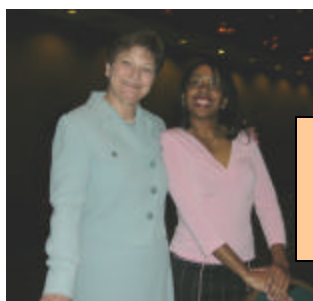
S. Florida's Ilene Rubio, front row 6th from right, and RCDC David Perry at marketing facilitation training last month in Washington DC. Ilene and David will be conducting marketing training for Region IV DOs in FY 2005



Nuby Fowler and GA DD Terri Denison prepare for an interview with Ruthie Garner host of the mid-day show on NBC affiliate WALB-TV in Albany, Georgia



TN ADD Denis Gardner, center, presents an SBA Express Certificate to Don Figlio and Tony Heard of U.S. Bank



Adele Kehoe and Rhoda Jones, GA BOT, at the GA MED Week Luncheon

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